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EXHIBIT NO. 6
DATE 1-27-09
BILL NO. SB142

January 27th, 2009

TO: Members of the Senate Business and Labor Committee

FROM: Joy Bruck, volunteer advocate for AARP Montana

RE: SB 142 – Revise unisex insurance provisions

Mr. Chairman and members of the committee, my name is Joy Bruck and I'm a volunteer advocate for AARP Montana – a non-profit non-partisan organization of 165,000 members in this state. AARP Montana believes that if insurance companies are allowed to rate on gender, Montana's 50 plus population will be greatly affected.

If this law is repealed life insurance surrender values could be lower women than for men, for two policies issued at the same age with the same death benefit amount. This means that if a couple bought the same life insurance policy then hit hard times and had to cash both in, they would receive two substantially different payout amounts. Even though her premiums were the same, because she is a woman, she would get less.

Also, if a couple both purchased an annuity for *the same price*, when it matures the woman would be paid less. This amounts to gender discrimination, and working on an aggregate does not mean that individuals are not affected. A woman who bought a product, identical to that bought by a man, would be paid a lesser periodic benefit just because of her gender.

Thank you for your time, and I strongly urge you to table Senate Bill 142.